CLAIMS

We claim:

1. A method of providing an intelligent user interface to an on-line application comprising the steps of:

furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each said icon is a hyperlink to a dynamically generated on-line application form set and wherein said web browser comprises Back and Forward navigation functionalities;

displaying said dynamically generated application form set in response to the activation of said hyperlink, wherein said dynamically generated application form set comprises a state determined by at least one user input; and

maintaining said state upon the activation of another said icons wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state.

2. The method of Claim 1, wherein said displaying said dynamically generated application form set comprises combining information from a template file and either a database or a conditional merge file or both to form said application form set.

3. The method of Claim 1, wherein said on-line application form set comprises data and queries presented as part of a process for applying for a service.

4. The method of Claim 3, wherein said service comprises property or casualty insurance, life insurance, or health insurance.

5. The method of Claim 1, wherein said icons are depicted as tabs along one or more inner edges of said web page.

- 25 -

610450 v1

6.   The method of Claim 1, wherein said icons are depicted as tabs along one or more inner or outer edges of a frame displayed within said web page.

7.   The method of Claim 1, wherein said web page comprises quasi-static elements distinct from said application form set, wherein said displaying said

5   dynamically generated application form set in response to the activation of said hyperlink may affect the display of said quasi-static elements.

8.   The method of Claim 1, wherein said plurality of icons displayed on said web page is determined in part by said user input.

10

9.   A computer system for providing an intelligent user interface to an on-line application, comprising computer instructions for:
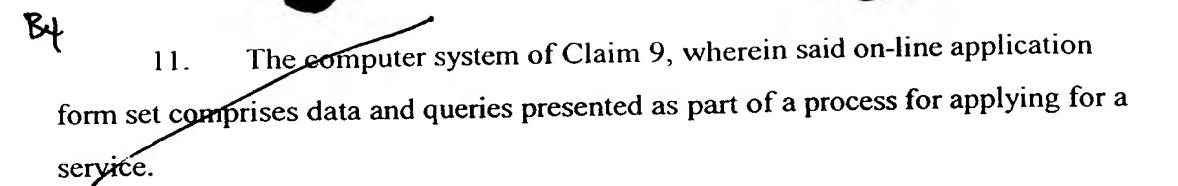
furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each said icon is a hyperlink to a dynamically

15   generated on-line application form set and wherein said web browser comprises Back and Forward navigation functionalities;

displaying said dynamically generated application form set in response to the activation of said hyperlink, wherein said dynamically generated application form set comprises a state determined by at least one user

20   input; and

maintaining said state upon the activation of another said icons wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state.

10.   The computer system of Claim 9, wherein said displaying said

25   dynamically generated application form set comprises combining information from a template file and either a database or a conditional merge file or both to form said application form set.

B4

11.   The computer system of Claim 9, wherein said on-line application form set comprises data and queries presented as part of a process for applying for a service.

12.   The computer system of Claim 11, wherein said service comprises

5   property or casualty insurance, life insurance, or health insurance.

13.   The computer system of Claim 9, wherein said icons are depicted as tabs along one or more inner edges of said web page.

14.   The computer system of Claim 9, wherein said icons are depicted as tabs along one or more inner or outer edges of a frame displayed within said web

10   page.

Sub
B5

15.   The computer system of Claim 9, wherein said web page comprises quasi-static elements distinct from said application form set, wherein said displaying said dynamically generated application form set in response to the activation of said hyperlink may affect the display of said quasi-static elements.

15   16.   The computer system of Claim 9, wherein said plurality of icons displayed on said web page is determined in part by said user input.

Sub
B6

17.   A computer-readable storage medium, comprising computer
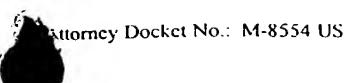
20   instructions for:

        furnishing a plurality of icons on a web page displayed to a user of a web
            browser, wherein each said icon is a hyperlink to a dynamically
            generated on-line application form set and wherein said web browser
            comprises Back and Forward navigation functionalities;

25   displaying said dynamically generated application form set in response to the
            activation of said hyperlink, wherein said dynamically generated

application form set comprises a state determined by at least one user

input; and

maintaining said state upon the activation of another said icons wherein said

maintaining allows the use of said Back and Forward navigation

5   functionalities without loss of said state.

SUB A6

18.   The computer-readable storage medium of Claim 17, wherein said displaying said dynamically generated application form set comprises combining information from a template file and either a database or a conditional merge file or both to form said application form set.

10 Sub B6   19.   The computer-readable storage medium of Claim 17, wherein said on-line application form set comprises data and queries presented as part of a process for applying for a service.

20.   The computer-readable storage medium of Claim 19, wherein said service comprises property or casualty insurance, life insurance, or health insurance.

15   21.   The computer-readable storage medium of Claim 17, wherein said icons are depicted as tabs along one or more inner edges of said web page.

22.   The computer-readable storage medium of Claim 17, wherein said icons are depicted as tabs along one or more inner or outer edges of a frame displayed within said web page.

Sub B7

20   23.   The computer-readable storage medium of Claim 17, wherein said web page comprises quasi-static elements distinct from said application form set, wherein said displaying said dynamically generated application form set in response to the activation of said hyperlink may affect the display of said quasi-static elements.

24.   The computer-readable storage medium of Claim 17, wherein said

25 plurality of icons displayed on said web page is determined in part by said user input.

25.   A computer data signal embodied in a carrier wave, comprising computer instructions for:

furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each said icon is a hyperlink to a dynamically generated on-line application form set and wherein said web browser comprises Back and Forward navigation functionalities;

displaying said dynamically generated application form set in response to the activation of said hyperlink, wherein said dynamically generated application form set comprises a state determined by at least one user input; and

maintaining said state upon the activation of another said icons wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state.

26.   The computer data signal of Claim 25, wherein said displaying said dynamically generated application form set comprises combining information from a template file and either a database or a conditional merge file or both to form said application form set.

27.   The computer data signal of Claim 25, wherein said on-line application form set comprises data and queries presented as part of a process for applying for a service.

28.   The computer data signal of Claim 27, wherein said service comprises property or casualty insurance, life insurance, or health insurance.

29.   The computer data signal of Claim 25, wherein said icons are depicted as tabs along one or more inner edges of said web page.

610450 v1

30. The computer data signal of Claim 25, wherein said icons are depicted as tabs along one or more inner or outer edges of a frame displayed within said web page.

5   31. The computer data signal of Claim 25, wherein said web page comprises quasi-static elements distinct from said application form set, wherein said displaying said dynamically generated application form set in response to the activation of said hyperlink may affect the display of said quasi-static elements.

32. The computer data signal of Claim 25, wherein said plurality of icons displayed on said web page is determined in part by said user input.

610450 v1